

### **Abstract of the Invention**

An electronic terminal includes an input device for receiving input from a user. The electronic terminal also includes a processing unit electrically coupled to the input device. Yet further, the electronic terminal includes a memory device electrically coupled to the processing unit. The memory device has stored therein a plurality of instructions which, when executed by the processing unit, causes the processing unit to (a) permit the user to deposit funds into a banking account if the user enters either a first PIN number or a second PIN number with the input device, the first PIN number being different than the second PIN number, (b) permit the user to withdraw a first dollar amount from the banking account if the user enters the first PIN number with the input device, and (c) permit the user to withdraw a second dollar amount from the banking account if the user enters the second PIN number with the input device, wherein the first dollar amount is less than the second dollar amount. A method of operating an electronic banking terminal is also disclosed.